

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 18-12058-KCF  
Chapter: 13  
Judge: Kathryn C. Ferguson

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Walter Bailey  
31 Landsdowne Road  
Burlington, NJ 08016

Janeen Gudger  
31 Landsdowne Road  
Burlington, NJ 08016

Social Security No.:

xxx-xx-5628

xxx-xx-5293

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 4/11/18  
Time: 10:00 AM  
Location: Courtroom 2, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: February 20, 2018

JAN: gan

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

**Certificate of Notice Page 2 of 2**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Walter Bailey  
Janeen Gudger  
Debtors

Case No. 18-12058-KCF  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 132

Page 1 of 1  
Total Noticed: 6

Date Rcvd: Feb 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 22, 2018.

db/jdb +Walter Bailey, Janeen Gudger, 31 Landsdowne Road, Burlington, NJ 08016-2966  
517314436 DITECH, PO BOX 7169, PASADENA, CA 91109-7169  
517314435 +MCCABE, WEISBERG & CONWAY, LLC, SUITE 201, 216 HADDON AVE., WESTMONT, NJ 08108-2818

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 20 2018 23:42:44 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 20 2018 23:42:42 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

517329107 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 21 2018 00:07:59  
Portfolio Recovery Associates, LLC, c/o Capital One Bank (USA), N.A., POB 41067,  
Norfolk VA 23541

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 22, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 20, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Kareem J Crawford on behalf of Debtor Walter Bailey kareemjcrawford91@gmail.com,  
sdgcrawford@gmail.com  
Kareem J Crawford on behalf of Joint Debtor Janeen Gudger kareemjcrawford91@gmail.com,  
sdgcrawford@gmail.com  
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5